

Variable Names
RiskPerformance
ExternalRiskEstimate
MSinceOldestTradeOpen
MSinceMostRecentTradeOpen
AverageMInFile
NumSatisfactoryTrades
NumTrades60Ever2DerogPubRec
NumTrades90Ever2DerogPubRec
PercentTradesNeverDelq
MSinceMostRecentDelq
MaxDelq2PublicRecLast12M
MaxDelqEver
NumTotalTrades
NumTradesOpeninLast12M
PercentInstallTrades
MSinceMostRecentInqexcl7days
NumInqLast6M
NumInqLast6Mexcl7days
NetFractionRevolvingBurden
NetFractionInstallBurden
NumRevolvingTradesWBalance
NumInstallTradesWBalance
NumBank2NatlTradesWHighUtilization
PercentTradesWBalance

Description
Paid as negotiated flag (12-36 Months). String of Good and Bad
Consolidated version of risk markers
Months Since Oldest Trade Open
Months Since Most Recent Trade Open
Average Months in File
Number Satisfactory Trades
Number Trades 60+ Ever
Number Trades 90+ Ever
Percent Trades Never Delinquent
Months Since Most Recent Delinquency
Max Delq/Public Records Last 12 Months. See tab "MaxDelq" for e
Max Delinquency Ever. See tab "MaxDelq" for each category
Number of Total Trades (total number of credit accounts)
Number of Trades Open in Last 12 Months
Percent Installment Trades
Months Since Most Recent Inq excl 7days
Number of Inq Last 6 Months
Number of Inq Last 6 Months excl 7days. Excluding the last 7 days
Net Fraction Revolving Burden. This is revolving balance divided by credit limit
Net Fraction Installment Burden. This is installment balance divided by original loan amount
Number Revolving Trades with Balance
Number Installment Trades with Balance
Number Bank/Natl Trades w high utilization ratio
Percent Trades with Balance